



New Jersey High School Consumer Bowl Booklet

State of New Jersey
Department of Law and Public Safety
Division of Consumer Affairs
Consumer Education



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State of New Jersey
Department of Law & Public Safety
Division of Consumer Affairs
The New Jersey High School Consumer Bowl

OVERVIEW

The New Jersey Division of Consumer Affairs introduced the New Jersey High School Consumer Bowl in 1997 as a Statewide competition to educate teenagers about consumer issues they will face in the future. Teenagers have considerable economic clout, spending almost \$122 billion a year and influencing their parents' purchases of billions more. While these teenage consumers have money to spend, evidence suggests they do not always have enough information about how to spend it wisely. In fact, a 1995 United States Justice Department study found that consumers who are 18-34 years of age are more than twice as likely to be fraud victims than those over 60. Given this fact, it is important that Consumer Affairs does what it can to inform New Jersey's teenage consumers about what to expect in the marketplace, what their rights are and how to successfully obtain the goods and services they require. The New Jersey High School Consumer Bowl helps teach these young New Jerseyans how to protect themselves.

In 1999, approximately 64 schools located in 19 counties initially registered to participate in the New Jersey High School Consumer Bowl. Competitions were scheduled in the different counties. Winners of the county competitions then participated in one of three regional competitions held throughout the State. Consumer Affairs officials from both the Federal and State Governments, as well as officials representing private sector consumer-related organizations, served as judges for the championship competitions.

The New Jersey High School Consumer Bowl uses a game-show format to test students' knowledge of consumer issues. Competing as teams, students answer questions about "real life" topics dealing with credit, buying and leasing cars, purchasing insurance, making investments, and other general consumer topics. Knowing the correct answers to these questions enables students to win their competitions, but more important is the fact that this knowledge gives them the power to spot scams and protect themselves from fraudulent and dishonest business practices.

The New Jersey High School Consumer Bowl competition has three rounds of competition: local or county, regional and state. The county competition is conducted in a location within the county. The winner of each county competition competes in one of three regional competitions. The winners of the regional competitions will then compete in the State final competition, which will be held in Trenton.

All New Jersey high schools, both public and private, are eligible to participate. There is no restriction as to the classes or grades from which students are drawn. Students may be part of a gifted and talented class, belong to the Future Business Leaders Association group, be taking business or law courses or volunteer to participate. It will be up to the teacher/advisor to determine who is on the team and how they are chosen. Each team consists of a teacher/advisor and five team members. One team member is an alternate in case of sickness. The alternate team member cannot be included in the competition once the competition starts, except if one of the other team members becomes ill. If your team is a winner of the county competition, the same team members will move onto the regional and possi-

bly the State competition. The teacher/advisor will be responsible for selecting the team members, organizing the team, coaching them on the topics, sending in the necessary permission forms (both for the school and each individual team member), traveling with the team, and supervising and chaperoning the team during all competitions.

Competitions will be held in an auditorium or similar facility. Each competition will be broken down into three rounds. In the first round, each team member will be asked a question and will have ten seconds to answer. Correct answers will earn the team five points. Incorrect answers will not be penalized. Questions will rotate among each team until all team members have been asked a question. In the second round each team will be asked a question. The team captain will answer for the team. Questions must be answered in ten seconds and correct answers will earn five points. The second round will also contain bonus questions that can be answered by the first team buzzing in. Correct answers will earn ten points, and must be answered in ten seconds. Incorrect answers will not be penalized. The third and last round is the Lightning Round. Questions will be asked and the first team to buzz in will have the ability to answer the question. Correct answers earn ten points but the question must be answered in five seconds. Incorrect answers will not be penalized. In the event a question is answered incorrectly, the clock will be reset once and the other teams will have a chance to answer the question. The team with the most points wins. It is important for all schools that wish to compete in the New Jersey High School Consumer Bowl to remember the following information.

- Registration forms must be completed and received by the Division of Consumer Affairs by November 1st.
- School and individual release forms must be completed and received by the Division of Consumer Affairs by December 20th.
- Teams comprised of four members will compete. If the alternate member is needed due to sickness, they may enter the competition at the end of a round but not while a round is in progress.
- Each team will choose a team captain prior to the competition. This person will be the official spokesperson for the team during round two, the Team Questions Round.
- Each team should have a school banner that can be attached to the front of an approximately six feet long table.
- The order in which teams are seated will be determined on the day of the competition.

Included are the following documents: a study outline, a list of resources where study material can be obtained, a registration form, release form, and a team members form. The release forms can be duplicated. Release forms are needed for each student and for the teacher. Make sure that team members names as written on the team members form exactly as they want it on the Certificate of Participation. Please include each student's Social Security number. This information is needed to obtain the savings bonds for the winners of the State competition. All forms should be mailed to Catherine McTernan, Chief of Consumer Education, Division of Consumer Affairs, P.O. Box 45027, Newark, N.J. 07101.

State of New Jersey
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STUDY OUTLINE

I. AGENCIES

A. Federal

1. Role or Purpose
 - a. CPSC
 - b. FCC
 - c. FTC
 - d. FDA
 - e. NHTSA
 - f. SEC
 - g. Secret Service

B. State and Local

1. Department of Law & Public Safety
 - a. Division of Consumer Affairs**
 - (1.) Alternative Dispute Resolution
 - (2.) Bureau of Securities
 - (a.) Complaints
 - (b.) Stock Registration
 - (c.) Stockbroker Registration
 - (3.) Office of Consumer Protection
 - (a.) Charity Registration
 - i. Charity Hotline
 - ii. Disclosure
 - (b.) Legalized Games of Chance
 - i. Amusement Games
 - ii. Bingo
 - iii. Raffles
 - (c.) Kosher
 - i. Setting of Standards
 - (d.) Regulated Business
 - i. Employment Agencies
 - (a.) Complaints
 - ii. Home Health Care Agencies
 - (a.) Complaints
 - iii. Health Clubs

- (a.) Cancellation of Contracts
 - (b.) Bonding
 - iv. Public Movers & Warehouseman
 - v. Ticket Brokers
- (4.) Professional Boards
 - (a.) Board of Accountancy
 - i. Certified Public Accountant
 - ii. Public Accountant
 - iii. Registered Municipal Accountant
 - iv. Public School Accountant
 - (b.) Board of Architects
 - i. Architect
 - ii. Landscape Architect Examining & Evaluation Committee
 - (a.) Certified Landscape Architect
 - (c.) Audiology and Speech-Language Pathology Advisory Committee
 - i. Audiologist
 - ii. Speech-Language Pathologist
 - (d.) Cemetery Board
 - i. Cemetery Salesperson
 - (e.) Board of Chiropractic Examiners
 - i. Chiropractor
 - (f.) Board of Cosmetology and Hairstyling
 - i. Barber
 - ii. Beautician
 - iii. Cosmetologist/Hairstylist
 - iv. Manicurist
 - v. Skin Care Specialist
 - vi. Teacher
 - vii. Cosmetology & Hairstyling Shop
 - viii. Cosmetology & Hairstyling School
 - ix. Manicuring Shop
 - (g.) Board of Dentistry
 - i. Dentist
 - ii. Registered Dental Hygienist
 - iii. Registered Dental Assistant
 - iv. Limited Registered Dental Assistant
 - (h.) Board of Examiners of Electrical Contractors
 - i. Electrical Contractor
 - ii. Qualified Journeyman Electrician
 - iii. Telecommunications Wiring Exemption
 - (i.) Fire Alarm, Burglar Alarm & Locksmith Advisory Committee
 - i. Licensed Locksmith
 - ii. Burglar Alarm

- iii. Fire Alarm
- (j.) Board of Marriage & Family Therapy Examiners
 - i. Licensed Marriage & Family Therapist
 - ii. Professional Counselor Examiners Committee
 - iii. Licensed Professional Counselor
 - iv. Licensed Associate Counselor
 - v. Licensed Rehabilitation Counselor
- (k.) Alcohol & Drug Counselor Committee
 - i. Certified Alcohol & Drug Counselor
 - ii. Licensed Clinical Alcohol & Drug Counselor
- (l.) Board of Examiners of Master Plumbers
 - i. Master Plumber
- (m.) Board of Medical Examiners
 - i. Bio-Analytical Lab. Dir.
 - ii. Certified Nurse Midwife
 - iii. Osteopath (DO)
 - iv. Physician (MD)
 - v. Podiatrist (DPM)
- (n.) Acupuncture Examining Board
 - i. Acupuncturist
- (o.) Athletic Training Advisory Committee
 - i. Athletic Trainer
- (p.) Electrologists Advisory Committee
 - i. Electrologist
 - ii. Electrology Instructor
- (q.) Hearing Aid Dispensers Examining Committee
 - i. Hearing Aid Dispenser
- (r.) Board of Mortuary Science
 - i. Funeral Director
 - ii. Mortuary
 - (a.) Preneed Funeral Arrangements
 - (i.) Requirements
- (s.) Board of Nursing
 - i. Registered Nurse
 - ii. Licensed Practical Nurse
 - iii. Nurse Practitioner/Clinical Nurse Specialist
 - iv. Certified Homemaker-Home Health Aide
- (t.) Occupational Therapy Advisory Counsel
 - i. Occupational Therapist
 - ii. Occupational Therapist Assistant
- (u.) Board of Ophthalmic Dispensers and Ophthalmic Technicians
 - i. Ophthalmic Dispenser
 - ii. Ophthalmic Technician

- (v.) Board of Optometrists
 - i. Optometrist
- (w.) Board of Orthotics and Prosthetics Examiners
 - i. Orthotist
 - ii. Prosthetist
 - iii. Prosthetist - Orthotist
 - iv. Pedorthist
- (x.) Board of Pharmacy
 - i. Pharmacist
 - ii. Pharmacies
- (y.) Board of Physical Therapy
 - i. Physical Therapist
 - ii. Physical Therapist Assistant
- (z.) Physician Assistant Advisory Committee
 - i. Physician Assistant
- (aa.) Board of Professional Engineers and Land Surveyors
 - i. Professional Engineer
 - ii. Land Surveyor
- (bb.) Home Inspection Advisory Committee
 - i. Home Inspector
- (cc.) Board of Professional Planners
 - i. Professional Planner
- (dd.) Board of Psychological Examiners
 - i. Psychologist
- (ee.) Board of Real Estate Appraisers
 - i. Certified General Appraiser
 - ii. Licensed Residential Appraiser
 - iii. Certified Residential Appraiser
- (ff.) Board of Respiratory Care
 - i. Respiratory Care Practitioner
- (gg.) Board of Shorthand Reporters
 - i. Certified Shorthand Reporter
- (hh.) Board of Social Work Examiners
 - i. Licensed Clinical Social Worker
 - ii. Licensed Social Worker
 - iii. Certified Social Worker
- (ii.) Board of Veterinary Medical Examiners
 - i. Veterinarian

II. BANKING

A. Checking/Savings Accounts

1. Fees
2. Interest
 - (a.) Types
 - i. Compounded Daily
 - ii. Compounded Monthly
 - iii. Annual Percentage Rate (APR)
3. Types
 - (a.) Checking
 - (b.) Savings
 - (c.) CD
4. Overdraft

B. Credit/Financing

1. Credit
 - (a.) Types
 - i. Homes
 - ii. Loans
2. Credit Devices
 - (a.) Charge Cards
 - (b.) Credit Cards
 - (c.) Debit Cards
3. Credit Problems
 - (a.) How to solve
4. Credit Reports
 - (a.) Consumer Rights
 - (b.) Information included
 - (c.) Length of time information kept on report
 - (d.) Who has access?
5. Credit Scams
6. Interest
 - (a.) Annual Percentage Rate
7. Laws Governing Credit
 - (a.) Fair Credit Reporting Act

III. CONSUMER FRAUD ACT

A. Automotive

1. Advertising
 - (a.) Bait and Switch

- (b.) Credit and installment sales advertisements
 - (c.) Mandatory disclosure requirements in advertisements for lease
 - (d.) Mandatory disclosure requirements in advertisements for sale
 - (e.) On-site disclosures
 - (f.) Record of transactions
 - (g.) Unlawful advertising practices
- 2. Leasing
 - (a.) Auto
 - (b.) Cap Costs
 - (c.) 24-Hour Rule
- 3. Repairs
 - (a.) Deceptive practices
- 4. Sales Practices
 - (a.) Unlawful practices
- 5. Tire distributors and dealers
- 6. Used Cars
- B. Banned Hazardous Products
- C. Charities
 - 1. Registration requirements
- D. Cooling Off Rule
 - 1. When Applicable
 - 2. Length of Time
- E. Elder Fraud
 - 1. Major areas
- F. Mail Order Practices
 - 1. Deceptive practices
 - 2. Rules / Responsibilities
- G. Watercraft Repair
 - 1. Deceptive practices
 - 2. Rules / Requirements
- H. Delivery of Household Furniture and Furnishings
 - 1. Types
 - 2. Deceptive practices
 - 3. Contract forms
 - (a.) Information Required
 - 4. Delayed Delivery
 - (a.) Rules / Regulations

- I. Refund policy in retail establishment
 - 1. Disclosure Requirements
 - 2. Regulations
- J. Home Improvement Practices
 - 1. Written Contract
 - (a.) Information Required
 - (b.) Dollar Amount
 - 2. Estimates
 - 3. Cooling Off Rule
 - 4. Preventive Practices
- K. Lemon Law Unit
 - 1. New Car
 - (a.) Qualifications
 - (b.) Procedure
 - 2. Used Car
 - (a.) Qualifications
 - (b.) Procedure
 - 3. Wheelchair
 - (a.) Qualifications
 - (b.) Procedure
- L. Merchandise Advertising
 - 1. General Advertising practices
 - 2. Going Out of Business Sales
 - 3. Price reduction advertisements
 - (a.) Merchandise advertised at a price of less than \$100
 - (b.) Merchandise advertised at a price of more than \$100
 - (c.) Merchandise advertised as a savings of a percentage or a rate of percentages
 - 4. Pricing
 - 5. Rain Checks
- M. Rent-to-Own
- N. Resale of Tickets
- O. Sale of Animals
 - 1. Required practices related to the health of animals and fitness for sale and purchase
 - 2. Required information disclosed to owner
- P. Sale of Meat at Retail
- Q. Sale of Food Represented as Kosher

- R. Sellers of Health Club Services
 - 1. Registration
 - (a.) Exemption
 - 2. Security requirement
- S. Servicing and Repairing of Home Appliances
 - 1. Deceptive Practices
- T. Telemarketing
 - 1. FTC Rules
 - (a.) Disclosure requirements
 - 2. Deceptive practices
 - 3. Preventive practices
 - 4. Types of Fraud
 - (a.) Charity
 - (b.) Securities
 - (c.) Insurance
 - (d.) Sweepstakes
- U. Telephone
 - 1. Prepaid phone cards
 - 2. Slamming
 - 3. Splashing
 - 4. Cramming
 - 5. Scams
- V. Toy and Bicycle Safety
 - 1. Toy recall notices
 - 2. Reporting toy related injuries
 - 3. Bicycle safety notices
- W. Unit Pricing of Consumer Commodities in Retail Establishments
 - 1. General provisions
 - 2. Definitions
 - 3. Exemptions
 - 4. Regulated consumer commodities.
 - 5. Approved units of measurements
 - 6. Exempt consumer commodities
 - 7. Calculation
 - 8. Unit price labels, signs and price tags
 - 9. Placement of unit price information

IV. DEREGULATION

A. Types

1. Telephone
2. Electric
3. Gas

V. HEALTH & SAFETY

A. Children's Toys

1. Injury
 - (a.) Who reports injury
 - (b.) Where injury is reported

B. CPSC

1. Recalls
 - (a.) Requirements

C. Federal Warranty Law

D. Lead Poisoning

1. Effects

E. Product Safety

1. What types
2. Where to report

F. Scams

VI. INSURANCE

A. Auto

1. Types

B. Life/Health

1. Types

C. Precautions when buying insurance

1. Retirement
 - (a.) Annuity

VII. INTERNET

A. Scams

VIII. LAWS & REGULATIONS

A. New Jersey Consumer Fraud Act

B. Fair Credit Reporting Act

C. Truth-in-Menu Regulation

IX. RENTING

- A. Tenant's Rights
- B. Landlord's Rights
- C. Security Deposit
 - 1. Rules

X. SECURITIES

- A. What is a stock
- B. What is a bond
- C. What is a mutual fund?
 - 1. Evaluation
- D. Where to go for help
 - 1. N.J. Bureau of Securities
 - 2. SEC
 - 3. NASD
- E. Registration
 - 1. Stocks
 - 2. Stockbrokers
 - 3. Financial Planners
 - 4. Investment Advisors
- F. Securities Fraud
 - 1. Penny Stock
 - (a.) \$5.00 or less
- G. Deceptive Practices
 - 1. Churning
 - 2. Unsuitability
 - 3. Pyramid Schemes
 - 4. Ponzi Schemes
- H. Risks

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RESOURCES

The following is a list of organizations, companies or agencies that produce informational material that you may find helpful in preparing your students for the N.J. High School Consumer Bowl. Complete addresses, telephone numbers and Web sites that could be obtained are included. In some instances, only telephone numbers or addresses were available. We have tried to update the list so it is current.

AARP
Consumer Affairs, Program Development
1909 K Street
Washington, DC 20049

American Automobile Association (AAA)
Essex, Morris & Union Counties
AAA New Jersey, Public Relations
1 Hanover Road
Florham Park, NJ 07932
973-377-7200 x 274
www.aaanjac.com

Bergen Passaic & Hudson Counties
AAA North Jersey, Public Relations
418 Hamburg Turnpike
Wayne, NJ 07470
973-956-2200

Camden, Cumberland, Gloucester &
Salem Counties
AAA South Jersey
700 Laurel Oak Road
Vorhees, NJ
609-783-4222
www.aaasj.com

Burlington, Hunterdon, Mercer, Middlesex,
Monmouth, Ocean, Somerset, Sussex, & Warren
Counties
AAA Central West, Public Relations
3 AAA Drive
Hamilton, NJ 08691
609-890-2220
www.aaa.cwj.com

Cape May & Atlantic Counties
AAA Mid Atlantic, Public Relations
240 Market Street
Philadelphia, PA 19103
215-864-5000

American Express Company
Office of Public Responsibility
801 Pennsylvania Ave., NW, Suite 650
Washington, DC 20004
Attn: Michelle Trott
202-624-0761
www.americanexpress.com

American Toy Institute, Inc.
1115 Broadway, Suite 400
New York, NY 10010
212-675-1141

Call For Action Network Office
5272 River Road, Suite 300
Bethesda, MD 20816
301-657-8260
800-647-1756
www.callforaction.org

Center for Auto Safety
2001 S Street, NW
Washington, DC 20009-1160

Center for Disease Control
US Department of Health
1600 Clifton Road
Atlanta, GA 30333
404-639-3311
www.edc.gov

Clothing Manufacturers Association
1801 K Street, NW, Suite 1105L
Washington, DC 2000

Consumer Action, (Northern California Office)
116 New Montgomery Street, Suite 233
San Francisco, CA 94105
800-999-7981

(Southern California Office)
523 West Sixth Street, Suite 1105
Los Angeles, CA 90014
www.consumeraction.org

Consumer Information Center
Dept 588 V
Pueblo, CO 81009

Consumer Protection Safety Commission (CPSC)
Eastern Regional Center
6 World Trade Center, Vesey Street, RM 350
New York, NY
212-466-1212

CPSC National Headquarters
Bethesda, MD
1-800-638-2772
www.cpsc.gov

Consumer Union of United States
101 Truman Avenue
Yonkers, NY 10703-1057
914-378-2000
www.consumerreport.org

Direct Selling Education Foundation
1776 K Street, NW Suite 600
Washington, DC 20006
202-293-5760
www.dsa.org

Division of Consumer Affairs
124 Halsey Street
Newark, NJ 07101
800-242-5846
www.state.nj.us/lps/ca/home.htm

Electronic Industries Association
SCS PO Box 19100
Washington, DC 20036

Federal Reserve
Board of Governors
20th & C Street, NW
Washington, DC 20551

Federal Reserve Bank of Philadelphia
Department of Consumer Affairs
PO Box 66
Philadelphia, PA 19105-0066
215-574-6115
www.philfrb.org

Federal Trade Commission (FTC)
150 William Street, Suite 1300
New York, NY 10038
212-264-1207
www.ftc.gov

Food & Drug Administration (FDA)
Department of Health & Human Services
Public Health Service
5600 Fisher Lane
Rockville, MD 20857
888-info-fda
301-443-3170
www.fda.gov/

Home Care Council of New Jersey
345 Main Street
West Orange, NJ 07052

International Fabricare Institute
12251 Tech Road
Silver Spring, MD 20904

Industry Council for Tangible Assets
25 E. Street, NW Eighth Floor
Washington, DC 20001

Metlife
800-Metlife
www.metlife.com

National Automobile Dealers Association
8400 Westpark Drive
McLean, VA 22101

National Association of Consumer Agency
Administrators
1010 Vermont Avenue, NW, Suite 54
Washington, DC 20005
202-347-7395
www.nacanet.org

CNBC
2200 Fletcher Avenue
Fort Lee, NJ 07024
201-585-CNBC
www.cnn.com

National Consumers League
815 Fifteenth Street, NW, Suite 928N
Washington, DC 20005
202-639-8140

National Fraud Information Center
PO Box 65868
Washington, DC 20035
800-876-7060

National Futures Association Public Affairs &
Education
200 West Madison Street, Suite 1600
Chicago, IL 60606-3447
800-621-3570
www.nfa.futures.org

National Highway Traffic Safety Administration
Washington, DC 20590
800-424-9393
202-366-0123
www.nhtfa.dot.gov

National Institute for Automotive Service
Excellence
13505 Dulles Technology Drive, Suite 2
Herndon, VA 20171-3421

National Institute of Standards & Technology
Office of Weights & Measures
Gaithersburg, MD 20899
301-975-4004
www.nist.gov.owm

New Jersey Department of Health
CN 360
Trenton, NJ 08625
609-292-7837
www.state.nj.us/health

New Jersey Insurance News Service
PO Box 3789
Union, NJ 07083-1891
908-687-2828

New Jersey Office of Weights & Measures
Division of Consumer Affairs
1261 Routes 1 & 9 South
Avenel, NJ 07001-1647
732-815-4840
www.state.nj.us/lps/ca/home.htm

New Jersey State Bar Foundation
One Constitution Square
New Brunswick, NJ 08901
800-FreeLaw
732-249-5000

Consumer Healthcare Products Association
1150 Connecticut Avenue NW
Washington, DC 20036
202-429-9260
www.chpa.info.org

North American Securities Administrators
10 G Street NE, Suite 710
Washington, DC 20002
202-737-0900

Office of the Attorney General
Commonwealth of Pennsylvania
Bureau of Consumer Protection
14th Floor Strawberry Square
Harrisburg, PA 17120
800-441-2555

PRO of New Jersey, Inc.
Southern District
1040 Kings Highway, Suite 500
Cherry Hill, NJ 08034
609-667-7096

PRO of New Jersey, Inc.
Central District
Brier Hill Court Bldg. J
East Brunswick, NJ 08816
732-238-5570

U.S. Environmental Protection Agency
Office of Air & Radiation
Washington, DC 20460
202-260-2080

U.S. Securities & Exchange Commission
Office of Consumer Affairs
450 Fifth Street, NW
Washington, DC 20549
202-942-7040
www.sec.gov

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SAMPLE QUESTIONS

The following are samples of the types of questions that may be asked. Questions will be presented in a multiple choice or open-ended format. All multiple choice questions will have three choices (a,b, or c.) The correct answer is listed in an answer sheet at the end of the questions.

1. A consumer purchases merchandise through a catalogue. The company does not have the item in stock. Which of the following actions would comply with the Consumer Fraud Act?
 - a. Send any substitute item it has in stock.
 - b. Send the ordered item to the consumer when it receives it.
 - c. Send the consumer a notice explaining the delay and offering them either a full refund or the ability to purchase a substitute item that is of the same or better quality.
2. A food market advertises beef as prime meat.
 - a. This is always permissible.
 - b. This is permissible if the meat has been marked by the FDA.
 - c. This is permissible if the meat has been marked by the U.S. Department of Agriculture.
3. The listing of ingredients in packaged food:
 - a. must be listed alphabetically.
 - b. must be listed according to the amount of each ingredient.
 - c. must be listed in descending order by the amount of each ingredient.
4. Fabricated steaks shall be prepared with no more than what percentage of fat?
 - a. 20%
 - b. 30%
 - c. 15%
5. ABC Food Market places the following ad in the local Sunday paper two weeks before Thanksgiving. "Turkey 25 cents per pound. Regular price is \$1.69 per pound." Each store receives five turkeys for the sale. Thirty people arrive at the store the next day.
 - a. Each customer must receive a rain check.
 - b. The store is in violation of the Consumer Fraud Act because they did not. have sufficient quality.
 - c. The store is within its legal rights.

6. If the Consumer Product Safety Commission recalls a product, a store in New Jersey
 - a. can sell them at a discount as long as they notify the buyer of any problem.
 - b. must comply.
 - c. can sell the item to someone in another state.
7. Mrs. Jones purchased a bedroom suite from ABC Furniture Company. The delivery was promised for December 20th. The furniture company was notified that the furniture would arrive eight weeks later, on February 20th. The furniture company:
 - a. must cancel the order and return 90% of the deposit
 - b. give Mrs. Jones the right to cancel the order or receive the shipment on February 20th.
 - c.. can deliver the shipment on February 20th.
8. Mary Flynn ordered children's books from the ABC Catalogue. She called the toll-free 800 telephone number and paid for the purchase with her VISA. Delivery was promised within 30 days. Ninety (90) days later the books hadn't arrived. Which of the following is not correct?
 - a. The company must send a letter or notice stating the delay.
 - b. The company may send substitute material.
 - c. The company can wait until their shipment arrives and then send the ordered books.
9. A pet dealer who promises to register an animal must do so within how many days? (Otherwise the consumer can return the animal and receive a full refund.)
 - a. 180 days
 - b. 120 days
 - c. 90 days
10. Cheese, flour and oil use what approved unit of measurement?
11. Syrups, salt, flour and grains use which of the following units of measurements?
 - a. Quart
 - b. Gallon
 - c. Pounds
12. Which of the following are not required to have a unit price?
 - a. Juice
 - b. Bread
 - c. Ice Cream
13. The following are all exempt from the unit pricing regulation except.
 - a. Vitamins
 - b. Eight-ounce jar of jam
 - c. One pound of butter
14. A contract for the purchase of furniture must contain certain information as required by the Consumer Fraud Act. Name two items that must appear on the contract.

15. Tommy's parents purchased a dog for him from the local pet store. The New Jersey Consumer Fraud Act states that certain information must be given to the purchaser. Name two of the items that must be given to Tommy's parents.
16. A consumer purchases a puppy and the dog becomes sick 10 days after purchase. State one choice that the consumer may take.
17. A checking account has a \$5.00 monthly service fee and a 20-cent fee for each check written. What is the bank fee if 15 checks were written on this account in a month?
18. You received a telephone call asking for a donation to ABC Charity. All of the following are appropriate except to:
 - a. Ask for their NJ Charities' registration number.
 - b. give them your credit card number.
 - c. hang up.
19. You receive a call for XYZ Help the Children. You are considering giving them a donation. Where can you call to obtain further information regarding this charity?
20. A home owner who is using which of the following types of home heating systems should install a carbon monoxide detector?
 - a. solar panels.
 - b. gas forced air.
 - c. electric baseboards.
21. Name one symptom an individual can have as a result of carbon monoxide poisoning.
22. What does ADR, a part of the Division of Consumer Affairs, stands for?
23. Alternative Dispute Resolution is a process that helps solve conflicts by using:
 - a. mediation.
 - b. arbitration.
 - c. a hearing with a judge rendering a decision.
24. The FTC regulations state that telemarketers are allowed to make calls between what hours of the day?
25. Which Federal agency has jurisdiction over telemarketing fraud?

Answers: 24. After 8:00 a.m. and before 9:00 p.m.; 25. The FTC - Federal Trade Commission.
 21. Possible Answers: headaches, dizziness, irritability, nausea; 22. Alternative Dispute Resolution; 23. a;
 veterinarian's bill, The right to return the animal and receive a new animal; 17. \$8.00; 18. b; 19. c; 20. b;
 animal and receive a full refund, The consumer has the right to retain the dog and receive payment for the
 number of the animal's mother and father; 16. Possible Answers: The consumer has the right to return the
 of the dog, The color of the dog, A signed animal history, A health certificate, The name and registration
 case of a delayed delivery; 15. Possible Answers: The breed of the dog, The sex of the dog, The birth date
 date, The name of the business, The address of the business, The date of the order, The seller's obligation in
 1. c; 2. c; 3. c; 4. b; 5. b; 6. b; 7. b; 8. c; 9. b; 10. pounds; 11. c; 12. c; 13. b; 14. Possible Answers: A deliver



State of New Jersey
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
DIRECTOR'S OFFICE
124 HALSEY STREET, P.O. BOX 45027
NEWARK, NEW JERSEY 07101

New Jersey High School Consumer Bowl Registration Form – Form A

Return by November 1st.

Please print neatly or type.

Name of School _____

Street Address _____

City State ZIP code County

Mailing Address _____
(if different)

Telephone number _____ Fax number _____
(include area code) (include area code)

School District _____

Superintendent of Schools _____

Address _____
Street City State ZIP code

Principal of High School _____

Teacher/Advisor _____

Contact person Telephone number (include area code)

Return to Catherine McTernan, Chief of Consumer Education, Division of Consumer Affairs, P.O. Box 45027, Newark, N.J. 07101; 973-504-6360; fax: 973-648-3538.



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New Jersey High School Consumer Bowl School Permission and Release Form B

Return by December 20th.

I, _____, the _____
Name Title
of _____, have the authority to make this agreement on behalf of the school.
School

The school gives its permission and consent for _____ to coach and
Name of staff member
take part in the state and regional New Jersey High School Consumer Bowl competition. The school gives its permission and consent to use the school's name in publicity and press releases.

The school understands that participation in the N.J.H.S. Consumer Bowl will require travel locally and/or to Trenton, and will require staff participation during the school day.

The school is willing to agree to the following terms in order for its staff to participate in the N.J.H.S. Consumer Bowl.

The school releases and holds harmless the State of New Jersey, Department of Law and Public Safety, Division of Consumer Affairs, the local county Consumer Affairs office, and their employees, from any harm or damage to the staff, person and/or property arising out of staff participation in the N.J.H.S. Consumer Bowl.

The school waives all claims for payment of money in connection with the school's participation in the N.J.H.S. Consumer Bowl.

School representative's name (print)

Teacher/advisor's name (print)

Title

Address

Signature and Date

School telephone number (include area code)

Return to Catherine McTernan, Chief of Consumer Education, Division of Consumer Affairs, P.O. Box 45027, Newark, N.J. 07101; 973-504-6360; fax: 973-648-3538.



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New Jersey High School Consumer Bowl Individual Permission & Release Form C

(One per team member, alternate and teacher/advisor)

Return by December 20th.

Name _____ Social Security number. _____
Your full name (print or type) Student only

School _____ County _____

I understand that participation in the New Jersey High School Consumer Bowl will require travel to Trenton and will require me to participate during the school day. I am willing to agree to the following terms in order to participate in the N.J.H.S. Consumer Bowl.

I release and hold harmless the State of New Jersey, Department of Law & Public Safety, Division of Consumer Affairs, and the local county Consumer Affairs office, and their employees, from any harm or damage to me or my property arising out of participation in the N.J.H.S. Consumer Bowl.

I waive all claims for payment of money in connection with my participation in N.J.H.S. Consumer Bowl.

I give permission and consent to use my name, photograph and biographical information in publicity and press releases.

Participants Signature

Date

A parent or legal guardian must read the following and sign below if the participant is under the age of 18.

I am the parent/legal guardian of the participant and have the authority to make this agreement on behalf of the participant. I give my permission and consent so that the participant may take part in the state and regional New Jersey High School Consumer Bowl competitions. I agree to the foregoing terms on behalf of the participant.

Parent/legal guardian's name (print)

Signature

Date signed

Participant's address _____
Street City State ZIP code

Telephone number _____ Teacher/Advisor's name _____
(include area code)

Return to Catherine McTernan, Chief of Consumer Education, Division of Consumer Affairs, P.O. Box 45027, Newark, N.J. 07101; 973-504-6360; fax: 973-648-3538.



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New Jersey High School Consumer Bowl Team Members Form D

Return by December 20th.

Please type or print clearly the names of your team members for the New Jersey High School Consumer Bowl competition. It is very important that all names are spelled correctly because they will be used on Certificates of Participation that will be given to each student. Please remember that each team consists of five students. Please identify who will be the captain and who will be the alternate. Alternate students can only be used if one of the listed team members cannot participate.

School name: _____
(List your school's name exactly as you want it to be printed on all documents.)

Teacher/Advisor _____

School Telephone number _____ Home telephone number _____
teacher/advisor (include area code) teacher/advisor (include area code)
(for cancellation due to snow days)

Team Captain:

Team Members:

☐ male ☐ female

☐ male ☐ female

☐ male ☐ female

☐ male ☐ female

Alternate Team Member:

☐ male ☐ female

Return to Catherine McTernan, Chief of Consumer Education, Division of Consumer Affairs, P.O. Box 45027, Newark, N.J. 07101; 973-504-6360; fax: 973-648-3538.